

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gregg M Holden  
 Lauren M Holden  
 Debtors

Case No. 20-13137-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Aug 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2020.

db/jdb	+Gregg M Holden, Lauren M Holden, 252 E Springfield Rd, Springfield, PA 19064-3222
tr	+SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14527011	+ALLY, P.O. BOX 9014, COPPELL, TX 75019-9014
14523185	+AOC GS-Ocean Club Vacations, LLC, 2600 North Ocean Boulevard, Myrtle Beach, SC 29577-3239
14527660	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14523190	+Csc Logic/Ally Bank, 2000 Town Ctr Ste 2200, Southfield, MI 48075-1157
14523191	+EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
14523192	+LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
14523193	+Midland Credit Management, po box 301030, Los Angeles, CA 90030-1030
14525757	+Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14523196	+Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
14523198	+Telecom Self-reported (Comcast), Po Box 4500, Allen, TX 75013-1311
14523199	+Telecom Self-reported Sprint, Po Box 4500, Allen, TX 75013-1311
14523200	+Utility Self-reported (PECO), Po Box 4500, Allen, TX 75013-1311
14526241	+Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: paralegal@lawjmc.com Aug 18 2020 04:23:23	JEANNE MARIE CELLA,
	Jeanne Marie Cella and Associates, LLC, 215 N Olive St, Ste 101, Media, PA 19063	
smg	E-mail/Text: megan.harper@phila.gov Aug 18 2020 04:24:06	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2020 04:23:45	
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 18 2020 04:24:02	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404	
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Aug 18 2020 04:23:54	Frederic J. Baker,
	Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908	
14523186	+EDI: BANKAMER.COM Aug 18 2020 08:08:00	Bank of America, 4909 Savarese Circle,
	Fl1-908-01-50, Tampa, FL 33634-2413	
14523188	+EDI: CITICORP.COM Aug 18 2020 08:08:00	Citibank/The Home Depot,
	Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034	
14523189	+EDI: WFNBN.COM Aug 18 2020 08:08:00	Comenitybank/trwrds, Attn: Bankruptcy Dept,
	Po Box 182125, Columbus, OH 43218-2125	
14523187	EDI: JPMORGANCHASE Aug 18 2020 08:08:00	Chase Card Services, Attn: Bankruptcy,
	Po Box 15298, Wilmington, DE 19850	
14525135	E-mail/PDF: resurgentbknofications@resurgent.com Aug 18 2020 04:25:56	LVNV Funding, LLC,
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
14523194	+EDI: RMSC.COM Aug 18 2020 08:08:00	PayPal Credit - Syncrony, PO BOX 530975,
	ORLANDO, FL 32896-0001	
14523195	+E-mail/Text: bankruptcyteam@quickenloans.com Aug 18 2020 04:24:01	Quicken Loans,
	Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906	
14523197	+EDI: RMSC.COM Aug 18 2020 08:08:00	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060,
	Orlando, FL 32896-5060	
14523201	+EDI: WFFC.COM Aug 18 2020 08:08:00	Wells Fargo Bank NA, Attn: Bankruptcy,
	1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001	
14523202	+EDI: WFFC.COM Aug 18 2020 08:08:00	Wells Fargo Dealer Services, Attn: Bankruptcy,
	Po Box 19657, Irvine, CA 92623-9657	

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14526460\* +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlv  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

JEANNE MARIE CELLA	on behalf of Debtor Gregg M Holden	paralegal@lawjmc.com, pennduke@gmail.com
JEANNE MARIE CELLA	on behalf of Joint Debtor Lauren M Holden	paralegal@lawjmc.com, pennduke@gmail.com
JEANNE MARIE CELLA	on behalf of Creditor Wells fargo auto	paralegal@lawjmc.com, pennduke@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans, LLC	bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)		ECFMail@ReadingCh13.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Gregg M Holden</b>	Social Security number or ITIN <b>xxx-xx-1210</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Lauren M Holden</b>	Social Security number or ITIN <b>xxx-xx-8032</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 7/28/20</b>
Case number: <b>20-13137-amc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Gregg M Holden	Lauren M Holden
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	252 E Springfield Rd Springfield, PA 19064	252 E Springfield Rd Springfield, PA 19064
<b>4. Debtor's attorney</b> Name and address	JEANNE MARIE CELLA Jeanne Marie Cella and Associates, LLC 215 N Olive St, Ste 101 Media, PA 19063	Contact phone 610-505-0541 Email: <a href="mailto:paralegal@lawjmc.com">paralegal@lawjmc.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 8/17/20

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>September 11, 2020 at 10:00 AM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	Filing deadline: 11/10/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	Filing deadline: 10/6/20
	<b>Deadline for governmental units to file a proof of claim:</b>	Filing deadline: 1/24/21
<b>Deadlines for filing proof of claim:</b> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
	<b>Deadline to object to exemptions:</b> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	Filing deadline: 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan.This plan proposes payment to the trustee of 1237.79 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/14/20 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	